



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of

Docket No. JP920010174US1

Jacques Fieschi, et al.

Serial No.: 09/810,286

Group Art Unit No.: 3621

Filed: March 16, 2001

Examiner: Worjloh, J.

For: **METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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INFORMATION DISCLOSURE STATEMENT

GROUP 3600

Sir:

Under the provisions of 37 CFR §1.97 through §1.99 and pursuant to applicant's duty of disclosure under 37 CFR §1.56, applicant respectfully brings the following documents, cited in a Korean Search Report and listed on the attached form PTO-1449, to the attention of the Examiner in charge of the above-identified application. A copy of the listed documents is provided herewith for the convenience of the Examiner.

This citation does not constitute an admission that the references are relevant or material to the claims. They are only cited as constituting related art of which the applicant is aware.

I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication received from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

It is respectfully requested that the listed references be considered by the Examiner and formally made of record in this application.

Please charge any deficiencies in fees and credit any overpayment of fees to International Business Machines Corporation's deposit account no. 09-0457.

Respectfully submitted,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Andrew M. Calderon
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